

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF RHODE ISLAND**

**IN RE: JOSE GUARDADO**

**BK No: 15-10610  
CHAPTER 13**

**LIMITED OBJECTION TO ALLOWANCE OF CLAIM #3**

**NOW COMES** the Debtor, Jose Guardado, and files this limited objection to claim #3 filed on behalf of United Consumer Financial Services in the amount of \$1,033.83. The Debtor does not believe that said creditor has a valid purchase and security interest in the collateral as referenced in said claim. The Debtor believes that said Creditor should be treated as a general unsecured Creditor in this proceeding.

**WHEREFORE**, the Debtor prays that his limited objection to claim #3 filed on behalf of United Consumer Financial Services be sustained and that the Standing Trustee treat this claim as a general unsecured in this proceeding.

Jose Guardado  
By his attorney

/s/Christopher M. Lefebvre, Esq. #4019  
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**NOTICE OF TIME TO RESPOND/OBJECT**

Within fourteen days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if served by mail, any party against whom such paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Bankruptcy Court Clerk's Office, 380 Westminster Mall, 6th Floor, Providence, RI 02903, (401) 626-3100. If no objection or other response is timely filed within the time allowed herein, the paper will be deemed unopposed and will be granted unless: (1) the requested relief is forbidden by law; (2) the requested relief is against public policy; or (3) in the opinion of the Court, the interest of justice requires otherwise. If you timely file such a response, you will be given thirty (30) days notice of the hearing date for this obligation.

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**CERTIFICATION OF SERVICE**

I hereby certify that on August 24, 2015, I electronically filed a Limited Objection to Claim #3 with the Clerk of the Bankruptcy Court for the District of Rhode Island using the CM/ECF System. The following participants have received notice electronically: Office of the U.S. Trustee, and John Boyajian, Esq.; and I hereby certify that I have mailed by United States Postal Service, postage pre-paid, the document and a copy of the Notice of Electronic Filing to the following non CM/ECF participants:

United Consumer Financial Services  
Bass & Associates, PC  
3936 E. Ft. Lowell Rd., Ste. 200  
Tucson, AZ 85712

/s/Christopher M. Lefebvre, Esq.